

FINANCIAL SERVICES GUIDE

Dated 23 July 2024 V 10

Online Financial Planning Australia Pty Ltd

Trading as My Money Sorted

ABN: 33 648 774 387

L1/15 Kenrick Street

The Junction NSW 2291

Mymoneysorted.com.au

Hello@mymoneysorted.com.au

Non-Independent Statement

Online Financial Planning Australia Pty Ltd do not claim to be independent under the Corporations Act definition as we may receive commissions from product and service providers, we introduce you to, from time to time. We do not feel that this impacts on the service provided to clients

1. ABOUT THIS FINANCIAL SERVICES GUIDE

This Financial Services Guide (“FSG”) is designed to assist you in deciding whether to use any of the financial services offered by Online Financial Planning Australia Pty Ltd (ABN 33 648 774 387).

This FSG is designed to provide you with general information about Online Financial Planning Australia Pty Ltd ‘s services and includes the following:

- Who we are and how you can contact us.
- The financial services we are authorised to provide to you.
- The cost of our services and how we are remunerated.
- The disclosure documents and statements you will receive.
- How we deal with your personal information; and
- Our internal and external dispute resolution processes.

This FSG was prepared on 23 July 2024 and replaces all previous versions.

Please contact us directly if you would like further information on this FSG or on any of our services.

2. HOW TO CONTACT ONLINE FINANCIAL PLANNING AUSTRALIA PTY LTD

You can contact and find out more about us in the following ways:

By mail: L1/15 Kenrick Street The Junction NSW 2291
Telephone: 02 4032 7965
Email: hello@mymoneysorted.com.au
Website: mymoneysorted.com.au

3. THE GENERAL FINANCIAL ADVICE PROCESS

If you wish to utilise our services, you may contact our team via telephone or email, or via any other method as may be mutually agreed.

We recognise that the objectives and personal circumstances of each client are different.

We do not provide personal advice, however we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide information which is in your best interests.

For financial products other than securities, the product provider will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and products we recommend.

No responsibility will be taken for any advice provided to you by another party, including those we may introduce you to.

We will not be responsible for any losses connected to our advice.

4. OUR FEES AND CHARGES

Advice Fees

We do not charge you fees in relation to the services we provide.

The fees you may pay would be to a service or product provider we introduce you to in exchange for any upfront or ongoing services or products they provide to you.

The service and fees will be set out in the quote, or Statement of Advice or Record of Advice they provide to you.

Ongoing Service Fees

We do not charge you fees in relation to any ongoing services.

The fees you may pay would be to a service or product provider we introduce you to in exchange for any ongoing services or products they provide to you.

The service and fees will be set out in the quote, or Statement of Advice or Record of Advice they provide to you.

Commissions

We may receive a one-off upfront commission payment when you take up a service or purchase a product we recommend. We also receive commission payments for as long as you continue to pay for the product or service.

5. ASSOCIATIONS AND RELATIONSHIPS WHICH MAY AFFECT OUR ADVICE

To ensure we can connect you with product and service providers that can deliver a solution to your needs we have partnered with leading providers of financial advice, personal insurances, and lending products.

We may be paid when you visit links to partner websites or when we introduce you to a partner directly.

Some of the partnerships we have in place and the relevant payments we may receive include:

Partner	Product/Service	Payment we may receive
Your Life Umbrella	Financial Advice	Flat fee of between \$500 + GST and \$1,000 + GST per client we refer to partner and/or 20% of fee charged to client for personal advice services
Financial Acumen	Financial Advice	Flat fee of between \$500 + GST and \$1,000 + GST per client we refer to partner and/or 20% of fee charged to client for personal advice services
MLE Wealth	Financial Advice	Flat fee of between \$500 + GST and \$1,000 + GST per client we refer to partner and/or 20% of fee charged to client for personal advice services
Horizon Wealth	Financial Advice	Flat fee of between \$500 + GST and \$1,000 + GST per client we refer to partner and/or 20% of fee charged to client for personal advice services
Frost Financial Planning	Financial Advice	Flat fee of between \$500 + GST and \$1,000 + GST per client we refer to partner and/or 20% of fee charged to client for personal advice services
Coastal Advice Group	Financial Advice	Flat fee of between \$500 + GST and \$1,000 + GST per client we refer to partner and/or 20% of fee charged to client for personal advice services

The Money Hub	Financial Advice	Flat fee of between \$500 + GST and \$1,000 + GST per client we refer to partner and/or 20% of fee charged to client for personal advice services
Gilikson Group	Financial Advice	Flat fee of between \$500 + GST and \$1,000 + GST per client we refer to partner and/or 20% of fee charged to client for personal advice services
Bridges Financial Services	Financial Advice	20% of fee charged to client for personal advice services
Summit Financial	Financial Advice	Flat fee of between \$500 + GST and \$1,000 + GST per client we refer to partner and/or 20% of fee charged to client for personal advice services
RI Coastal	Financial Advice	Flat fee of between \$500 + GST and \$1,000 + GST per client we refer to partner and/or 20% of fee charged to client for personal advice services
Network Plus Financial Planning	Financial Advice	Flat fee of between \$500 + GST and \$1,000 + GST per client we refer to partner and/or 20% of fee charged to client for personal advice services
Zebra Tailored Wealth	Financial Advice	Flat fee of between \$500 + GST and \$1,000 + GST per client we refer to partner and/or 20% of fee charged to client for personal advice services
Lifebroker Pty Ltd	Personal Insurance	45% of the Upfront Commission that Lifebroker Pty Ltd receives from the relevant issuing insurer
Lydian Financial Services	Loans & Lending Products	20% of the Upfront Commission that Lydian Financial Services receives from the relevant lender plus 20% of the Ongoing Commission that Lydian Financial Services receives from the relevant lender

6. MAKING A COMPLAINT

Online Financial Planning Australia Pty Ltd have an internal dispute resolution process in place to resolve any complaints or concerns you may have. Any complaints or concerns should be made in writing and directed to our Complaints Officer on the details below:

Complaints Officer

Online Financial Planning Australia Pty Ltd Pty Ltd

By mail: L1/15 Kenrick Street The Junction NSW 2291

Telephone: 02 4032 7965

Email: hello@mymoneysorted.com.au

Website: mymoneysorted.com.au

If your complaint cannot be resolved to your satisfaction after this process, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA) on 1800 931 678. Online Financial Planning Australia Pty Ltd is a member of AFCA.

You may also contact the Australian Securities and Investments Commission (ASIC) info line on 1300 300 630.

7. OUR PRIVACY POLICY

Depending on the type of service being provided, we may ask you to provide certain personal information, either in writing or verbally. We may also ask you to present identification documents and we will retain copies of this information.

We are committed to protecting your privacy in compliance with the Privacy Act and Australian Privacy Principles. The information you provide to us will primarily be used for providing our services to you and for complying with certain laws and regulations. We have systems and processes in place which safeguard against the unauthorised use or disclosure of your personal information.

Please contact us if you have any concerns or if you would like to receive a copy of our privacy statement. Our privacy statement is also on our website.